

Jan 29, 2011

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Secretary Johnson,

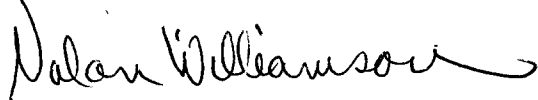
In 1964, Jerry's Flower Shoppe opened, and for thirty-five years, I have been a partner in the business. We are located in a university town, and our business depends greatly on the university. Since the university budget is down and they are not spending, our business is suffering.

We have streamlined our business as much as possible. We were forced to lay off one employee for a while, then brought her back at reduced pay and reduced hours. As a retail business, we have no choice but to accept credit and debit cards. We had to increase prices to cover the high interchange card fees. Even with a price increase, these high card fees are eating away our profits.

The economy here is quite bad. Several restaurants nearby have closed. The florist which was our main competitor recently closed. Help our struggling business and other small businesses across the country. Reduce our swipe fees to twelve cents as proposed.

Best,

Nolan Williamson

A handwritten signature in black ink that reads "Nolan Williamson". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Nolan Williamson
Jerry's Flower Shoppe
216 W Freeman St
Carbondale, IL 62901-2809